

MAR 07 2018

FR Y-6
OMB Number 7100-0297
Approval expires September 30, 2018
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Board of Governors of the Federal Reserve System

Supervision, Regulation and
Credit Department

Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Joseph J. Greco

Name of the Holding Company Director and Official

President & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Signature

February 26, 2018

For holding companies not registered with the SEC—
Indicate status of Annual Report to Shareholders:

- ☒ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID 3431007
C.I.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2017

Month / Day / Year

2549002XOD3L1JH9YP91

Reporter's Legal Entity Identifier (LEI) (20-Character LEI Code)

Reporter's Name, Street, and Mailing Address

First Suffield Financial, Inc.

Legal Title of Holding Company

30 Bridge Street, P O Box 96

(Mailing Address of the Holding Company) Street / P.O. Box

Suffield

CT

06078

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

John Payant

Assistant Controller

Name

Title

860-668-3950 x 2014

Area Code / Phone Number / Extension

860-668-3954

Area Code / FAX Number

jpayant@fnbanksuffield.com

E-mail Address

www.fnbanksuffield.com

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion
of this report submission?.....

0=No

1=Yes

0

In accordance with the General Instructions for this report
(check only one),

1. a letter justifying this request is being provided along
with the report ☐
2. a letter justifying this request has been provided
separately..... ☐

NOTE: Information for which confidential treatment is being
requested must be provided separately and labeled
as "confidential."

Public reporting burden for this information collection is estimated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to gather and maintain data in the required form and to review instructions and complete the information collection. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

12/2016

For Use By Tiered Holding Companies

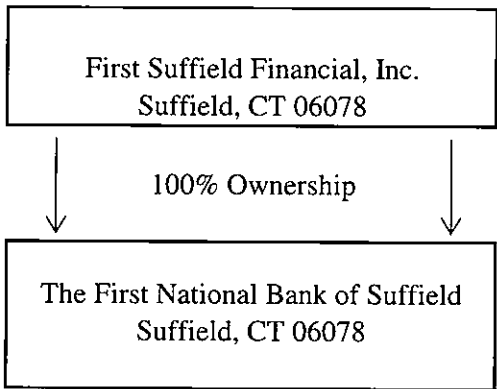
Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
CityStateZip Code	CityStateZip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company	Legal Title of Subsidiary Holding Company
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
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(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box	(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box
CityStateZip Code	CityStateZip Code
Physical Location (if different from mailing address)	Physical Location (if different from mailing address)



Note: First Suffield Financial, Inc. is incorporated in the State of Connecticut.

Note: The First National Bank of Suffield is a nationally chartered commercial bank.

Note: LEI for First Suffield Financial, Inc. is 2549002XOD3L1JH9YP91; LEI not applicable to The First National Bank of Suffield

Results: A list of branches for your depository institution: FIRST NATIONAL BANK OF SUFFIELD, THE (ID_RSSD: 115100). This depository institution is held by FIRST SUFFIELD FINANCIAL, INC. (3431007) of SUFFIELD, CT. The data are as of 12/31/2017. Data reflects information that was received and processed through 01/04/2018.

Reconciliation and Verification Steps

- 1. In the Data Action column of each branch row, enter one or more of the actions specified below
- 2. If required, enter the date in the Effective Date column

Actions

OK: If the branch information is correct, enter 'OK' in the Data Action column.
Change: If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
Close: If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
Delete: If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
Add: If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

Submission Procedure

When you are finished, send a saved copy to your FRB contact. See the detailed instructions on this site for more information.
If you are e-mailing this to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

Note:
To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add.
The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

* FDIC UNINUM, Office Number, and ID_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID_RSSD*	Popular Name	Street Address	City	State	Zip Code	County	Country	FDIC UNINUM*	Office Number*	Head Office	Head Office ID_RSSD*	Comments
OK		Full Service (Head Office)	115100	FIRST NATIONAL BANK OF SUFFIELD, THE	30 BRIDGE STREET	SUFFIELD	CT	06078	HARTFORD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	2351331	EAST GRANBY BRANCH	3A TURKEY HILLS ROAD	EAST GRANBY	CT	06026	HARTFORD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	114608	WEST SUFFIELD BRANCH	1380 MOUNTAIN ROAD	WEST SUFFIELD	CT	06093	HARTFORD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	
OK		Full Service	3942987	WINDSOR LOCK BRANCH	6 NATIONAL DRIVE	WINDSOR LOCKS	CT	06096	HARTFORD	UNITED STATES	Not Required	Not Required	FIRST NATIONAL BANK OF SUFFIELD, THE	115100	

FORM FR Y-6		
FIRST SUFFIELD FINANCIAL, INC.		
FISCAL YEAR ENDING 2017		
REPORT ITEM 3		
CURRENT SHAREHOLDERS WITH OWNERSHIP CONTROL OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE AS OF FISCAL YEAR ENDING 12/31/2017		
NAME & ADDRESS	COUNTRY OF CITIZENSHIP OR INCORPORATION	NUMBER & PERCENTAGE OF EACH CLASS OF VOTING SECURITIES
SCOTT S ANDREWS GOTHA, FL 34734	UNITED STATES	250 SHARES: 5.00% OF COMMON STOCK
EDWARD W BRODER, MARITAL TRUST C/O MICHAEL WELCH, ADMINISTRATOR VERNON ROCKVILLE, CT 06066-2250	UNITED STATES	393 SHARES: 7.86% OF COMMON STOCK
LYNNE T OR DAVID C STERLING GRANBY, CT 06035	UNITED STATES	280 SHARES: 5.60% OF COMMON STOCK
SHAREHOLDERS NOT LISTED ABOVE THAT HAD OWNERSHIP, CONTROL OR HOLDINGS OF 5% OR MORE WITH POWER TO VOTE DURING THE FISCAL YEAR ENDING 12-31-2017		
NAME & ADDRESS	COUNTRY OF CITIZENSHIP OR INCORPORATION	NUMBER & PERCENTAGE OF EACH CLASS OF VOTING SECURITIES
CEDE & COMPANY DEPOSITORY TRUST COMPANY NEW YORK, NY	UNITED STATES	1,273 SHARES (26%) HELD IN STREET NAME

FORM FR Y-6 FIRST SUFFIELD FINANCIAL, INC. FISCAL YEAR ENDING 2017							
REPORT ITEM 4: INSIDERS							
PAGE 1		REFER TO #2		4B: NOTE 1		4C	
1	2	3A	3B	3C	4A	4B: NOTE 1	4C
NAME & ADDRESS (CITY, STATE & COUNTRY)	PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	TITLE & POSITION WITH BANK HOLDING COMPANY	TITLE & POSITION WITH SUBSIDIARIES OF BANK HOLDING COMPANY (INCLUDE NAMES)	TITLE & POSITION WITH OTHER BUSINESSES (INC. NAME)	PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	% OF VOTING SHARES IN SUB OF HOLDING COMPANY (INCLUDE NAMES)	NAMES OF OTHER COMPANIES: INCLUDES PARTNERSHIPS IF 25% OR MORE OF VOTING SECURITIES ARE HELD (LIST NAMES OF COMPANIES AND PERCENTAGE OF VOTING SECURITIES HELD)
JAMES R WOOD OR RENEE G WOOD WEST SUFFIELD, CT 06093 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
JAMES WOOD WEST SUFFIELD, CT 06093 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
DOUGLAS H VIETS, MD SUFFIELD, CT 06078 USA	RETIRED	CHAIRMAN	CHAIRMAN: FNB: SUFFIELD	RETIRED	2.50%	N/A	N/A
PRISCILLA VIETS (SPOUSE) SUFFIELD, CT 06078 USA	N/A	N/A	N/A	N/A	LESS THAN 1.00 %	N/A	N/A
CELIA J MOFFIE SUFFIELD, CT 06078 USA	PRINCIPAL-SUFFIELD BY THE RIVER, LLC (ASSISTED LIVING FACILITY)	DIRECTOR	DIRECTOR: FNB: SUFFIELD	PRINCIPAL-CHEJ,LLC (ASSISTED LIVING FACILITY)	LESS THAN 1.00 %	N/A	100% CHEJ,LLC 100% SUFFIELD BY THE RIVER MOFFIE FAMILY HOLDING COMPANY & SUFFIELD MANOR, INC (20% EQUITY & 50% VOTING RIGHTS)
BRENDAN BEGLEY SUFFIELD, CT 06078 USA	BEGLEY & ASSOCIATES	DIRECTOR	DIRECTOR FNB SUFFIELD	PRINCIPAL	LESS THAN 1.00%	N/A	N/A
JANET FRECHETTE	EMERGENCY AID ASSOCIATION	DIRECTOR	DIRECTOR FNB SUFFIELD	EXECUTIVE DIRECTOR	LESS THAN 1.00%	N/A	N/A

FORM FR Y-6 FIRST SUFFIELD FINANCIAL, INC. FISCAL YEAR ENDING 2017							
REPORT ITEM 4: INSIDERS							
PAGE 1							
1	2	3A	3B	REFER TO #2	4A	4B: NOTE 1	4C
NAME & ADDRESS (CITY, STATE & COUNTRY)	PRINCIPAL OCCUPATION IF OTHER THAN WITH BANK HOLDING COMPANY	TITLE & POSITION WITH BANK HOLDING COMPANY	TITLE & POSITION WITH SUBSIDIARIES OF BANK HOLDING COMPANY (INCLUDE NAMES)	3C TITLE & POSITION WITH OTHER BUSINESSES (INC. NAME)	PERCENTAGE OF VOTING SHARES IN BANK HOLDING COMPANY	4B: NOTE 1 % OF VOTING SHARES IN SUB OF HOLDING COMPANY (INCLUDE NAMES)	NAMES OF OTHER COMPANIES: INCLUDES PARTNERSHIPS IF 25% OR MORE OF VOTING SECURITIES ARE HELD (LIST NAMES OF COMPANIES AND PERCENTAGE OF VOTING SECURITIES HELD)
TIMOTHY REYNOLDS SUFFIELD, CT 06078 USA	CPA: VIOLA, CHRABASCZ, REYNOLDS, & CO., LLP	DIRECTOR	DIRECTOR: FNB: SUFFIELD	CPA; PARTNER	LESS THAN 1.00 %	N/A	N/A
GERALD LAPLANTE SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
GERALD OR NANCY M LAPLANTE SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
RICHARD L CARMON SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	RETIRED	LESS THAN 1.00 %	N/A	N/A
PAUL W. SMITH WINDSOR LOCKS, CT USA	SMITH & BISHOP, LLC	DIRECTOR	DIRECTOR: FNB: SUFFIELD	PRINCIPAL: ATTORNEY	LESS THAN 1.00 %	N/A	N/A
NANCY S VIGGIANO SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	PRINCIPAL: BACHER CORP (FAMILY OWNED BUSINESS)	LESS THAN 1.00 %	N/A	PRINCIPAL: BACHER CORP (OWNS COMPANY WITH HUSBAND)
NANCY S OR JAMES VIGGIANO SUFFIELD, CT 06078 USA	RETIRED	DIRECTOR	DIRECTOR: FNB: SUFFIELD	PRINCIPAL: BACHER CORP (FAMILY OWNED BUSINESS)	LESS THAN 1.00 %	N/A	PRINCIPAL: BACHER CORP (OWNS COMPANY WITH HUSBAND)
JOSEPH J. GRECO LITCHFIELD, CT 06759 USA	N/A	PRESIDENT & CEO	PRES. & CEO: FNB SUFFIELD	NA	LESS THAN 1.00 %	N/A	N/A
RONALD J. MOCCIO, JR. AGAWAM, MA 01001 USA	N/A	SVP & CFO	SVP & CFO: FNB SUFFIELD	N/A	LESS THAN 1.00 %	N/A	N/A
CARRIE L LEBLANC OR ROBERT LEBLANC WINDSOR, CT 06095 USA	N/A	SENIOR VICE PRESIDENT	SVP: FNB SUFFIELD	N/A	LESS THAN 1.00 %	N/A	N/A
NOTE 1: THE FIRST NATIONAL BANK OF SUFFIELD IS ONLY SUBSIDIARY OF FIRST SUFFIELD FINANCIAL, INC.							